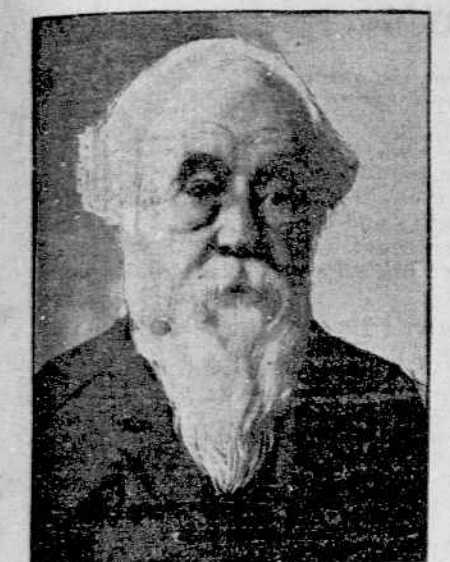


"UP RIVER FRIEND" UP. PROVES MOST GENIAL.

Influence of a Dead Hand in Mutual Reserve's Affairs.

A soft voiced, mild mannered, white haired octogenarian yesterday identified himself before the legislative insurance committee as W. S. Manning, Senator Dewey's "friend up the river." In the famous letters written to the Senator by John A. Nichols, Mr. Manning had been described as "rantankerous."



W. S. MANNING.
The "rantankerous friend up the river," who testified yesterday at the insurance investigation.

Before he had half completed his testimony Mr. Manning made it clear that the adjective might as well have been applied to the Santa Claus of childhood.

As has been the usual result before the committee when two men under oath testified to the same matter, Mr. Manning's account of his relations with the insurance companies was strikingly different from that sworn to by Mr. Nichols. Mr. Nichols declared he had received \$18,000 a year for many years from each of the "Big Three" Life Insurance companies, and out of this he had paid Mr. Manning \$1,500, and at some times \$1,500. Mr. Manning testified that he had never received more than \$450 a year and lately only \$200. Mr. Nichols will probably be asked to come back and clear up this discrepancy as well as another concerning the use he made of \$18,000 received by him in three payments in 1883, 1884 and 1889.

The mystery of Mr. Manning's hostility to insurance companies that made necessary the influence of Mr. Nichols's soothing interposition, Mr. Manning explained with great readiness and with a geniality that quite laid at rest any sinister charge about his good nature made hitherto. The Miller legislative investigation, he testified, had not printed its testimony in full and accurately, and where a witness had answered "no," the report, strangely enough, should his reply as "yes." Noting these mistakes, Mr. Manning had forethoughtfully with the official stenographer, and the result was a book printed secretly in Hackensack, which showed the true version and indicated the mistakes in the other text. In this book, also, were included a variety of other facts, the reading of which could hardly have inspired confidence in the mind of the average policyholder with reference to insurance business or officers.

MR. NICHOLS APPEARS.

At this stage in the proceedings and in the year 1888, Mr. Nichols appeared and talked with Mr. Manning. The result was that no more copies of the book were printed. The copies that had been printed were turned over at \$10 apiece, and Mr. Manning began to receive his retainers of \$450 a year, in return for which he held himself ready to render services, which he never asked to render. It was while the book was being discussed Mr. Hughes turned one of the nearest tricks of the whole investigation. In talking about his book, Mr. Manning declared:

"I don't believe there is one to be bought in the United States."

"Is this the book you mean?" retorted Mr. Hughes, producing one from a heap of papers. "I'll give you \$10 for that now," was the sprightly answer when the witness had recovered from his surprise. Evidently he had imagined the insurance companies had bought up the edition. Mr. Manning was equally certain that he had never made threats and that he had had no dealings with Senator Dewey. But not even when he learned that Nichols had "held out" two-thirds of the "hush money" that Mr. Manning sought any evidence of becoming "rantankerous." Moreover, he steadily maintained that he never had dealings with any insurance company and dealt solely with Nichols.

MUTUAL RESERVE AFFAIRS.

While the Manning incident was the most amusing that has yet enlivened the proceedings of the investigation, far more actual importance belongs to the revelations regarding the Mutual Reserve affairs, which were opened up for the first time yesterday. A remarkable instance of the exercise of power by a "dead man" was disclosed in the will by which the former president, E. B. Harper, bequeathed to the Mutual Reserve a contract entitling him to 20 cents on every dollar of increase by the Mutual Reserve of assessments to pay expenses. An assessment of \$1,300 on a \$5,000 policy was shown in a policy written in 1891. The heirs benefiting by this policy would thus receive only \$3,700, while the policyholder was forced to pay interest on the full sum. It was shown that a litigation on this method of assessment had been carried before the Lord Chancellor of Great Britain. Before him it was held that the policy was "risky and deceptive," and he sustained the contesting policyholder in his refusal to pay the assessment. Vice-President George D. Eldridge of the Mutual Reserve was on the stand most of the day, and Frank H. Platt of Tracy, Boardman & Platt, a son of Senator Platt, appeared as counsel for the company.

WHY MANNING WAS PAID.

He Tells of Dealings with Nichols and of His Book.

Mr. Manning took the stand late in the afternoon. Most of the day he sat alternately watching the proceedings and telling his neighbors that he was not "rantankerous," and that he had done nothing but what was legitimate. As he took the stand at last, the audience saw

BALFOUR MAY RESIGN SOON. ENGLISH CRISIS AT HAND.

Dissolution of Parliament Expected—May Be Elections in January.

London, Nov. 24.—This morning's newspapers are unanimous in their belief that the meeting of the Cabinet to-day will result in the resignation of Premier Balfour.

The speech of Sir Henry Campbell-Bannerman at Stirling is the subject of much comment, owing to his downright adoption of home rule for Ireland as a plank of the Liberal platform. The Unionist "Daily Telegraph" expresses its elation in an editorial, and contends that Sir Henry is driving a wedge into his own party infinitely more destructive than the rift existing in the Unionist party.

London, Nov. 23.—Tremendous activity developed in political circles to-day in consequence of the circulation of an apparently well founded report that Premier Balfour had decided to bring his ministry to a close, and to directly or indirectly appeal to the country.

Rumors regarding the resignation of the Cabinet and the dissolution of Parliament have been thick for three months past, but when two of the leading government organs to-day, almost in the same terms, "suggested" the immediate resignation of the Premier on account of the unimendable breach in the Unionist party over the fiscal question, the "suggestion" was looked upon as having been inspired by Mr. Balfour himself.

This was strengthened by the knowledge that prior to the publication of the editorials Mr. Balfour met certain influential persons at his official residence in Downing-st. These two facts, when coupled, led to the belief that the Premier had intimated at the conference his intention to resign, and as he had just returned from a visit to King Edward at Windsor Castle it was believed that his majesty had been informed of Mr. Balfour's intentions. Beyond this, however, there is not the slightest official confirmation of the report.

All political interest now centres in the Cabinet meeting to be held to-morrow, at which it is understood the situation will be discussed. Some well informed persons go so far as to say that Mr. Balfour will go from the meeting to King Edward with the resignations of himself and the other members of the Cabinet.

Conservative and Unionist papers are in favor of the resignation of the Cabinet, which will place the Liberals on the defensive in case Sir Henry Campbell-Bannerman consents to form a Cabinet, but the Radicals say that the resignation will only mean dissolution, as Sir Henry, if requested to form a Ministry, would certainly decline to do so until the verdict of the people became known. The Liberal papers point out that, while Mr. Balfour may attempt this "tactical move," they are confident it will fall on every side, and that therefore the dissolution of Parliament is believed to be imminent. There is no thought, however, that a political campaign will be forced prior to the beginning of the year, with the elections somewhere about the end of January.

The Associated Press understands that forces have been at work inside the party for some time to bring about the present situation. One prominent Unionist recently wrote to the Premier, asking whether it would be considered disloyal if he introduced early in the next session a resolution bringing the whole fiscal question squarely before the House. He told the Premier that the Unionists got tired of being twitted concerning their attitude on the fiscal question in the last term of Parliament, when they repeatedly declined to take part in debates or divisions. In deference to the wishes of Mr. Balfour, the Premier's reply was not given out, but the Associated Press understands that in any event the Unionists intended to push such a resolution, which they believed would mean defeat of the government.

The political situation has been so radically altered in the last week that even the government supporters no longer argue that Mr. Balfour has a sufficiently united party at his back again to meet Parliament with the object of initiating any legislation to the public advantage. The Premier's appeal to the Unionists at Newcastle a week ago to unite on his fiscal policy has not met with much success. On the contrary, Joseph Chamberlain, the most powerful private member of the Unionist coalition, directly joined issue with his chief by a speech at Bristol on Tuesday calling on Unionism to rally to the support of his own more drastic fiscal proposals, which include a 50-cent tax on grain.

On the side of the party was thus more markedly accentuated and many Unionist politicians hold that no good purpose could be served by a longer retention of office and that the weakening of the party will only be further accentuated by a perpetuation of the existing rivalries between the two sections.

The Cabinet meeting called for to-morrow will be only the second held since the fall, and the fact that there have been so few conferences between the Ministers is taken as another indication of the imminence of a change of government.

LIBERAL LEADER'S VIEWS.

Sir Henry Campbell-Bannerman Says Air Has Been Cleared.

Stirling, Scotland, Nov. 23.—Sir Henry Campbell-Bannerman, leader of the Liberal party, speaking here to-night, said that the air had been cleared to some extent by Premier Balfour when, addressing the National Union of Conservative Associations at Newcastle-on-Tyne, on November 14, he said: "I am not afraid of the Opposition, but of my own friends," and by Joseph Chamberlain at Bristol, when he said: "Away with all lame ducks and blunt swords."

The Liberals, said Sir Henry, might have had sympathy for Mr. Balfour if they knew his policy, but no one knew if that policy was to deliver the Conservative party from or to Joseph Chamberlain.

Sir Henry plainly outlined his attitude toward home rule for Ireland. He said that the only way to heal the difficulties of the Irish government and to make Ireland strong instead of weak was to give the Irish people the management of their own domestic affairs. He said that opinions regarding Ireland in this respect were becoming stronger.

LORD STANLEY HOWLED DOWN.

West Houghton, Lancaster, England, Nov. 23.—Lord Stanley, the Postmaster General, was booked for a speech to his constituents here to-night. On entering the hall he found it packed with members of the Labor party and was unable to find a place on the platform. The meeting unanimously passed a resolution of want of confidence in the government. Lord Stanley later endeavored to deliver an address from the balcony of the Conservative Club, but was howled down.

NEW PHILADELPHIA EXPRESS.

Via Pennsylvania Railroad, beginning November 29. Leave New York 9:25 A. M. week days. Parlor car and coaches.—Adv.

THE ÆGEAN SEA AND THE DARDANELLES.

Where the naval demonstration of the powers against Turkey will take place.



PANIC FOLLOWS FIRE.

Moving Picture Film Blaze Starts Scramble, Injuring Several.

New-Milford, Conn., Nov. 23.—The big celluloid film of a moving picture machine, which was being shown in the Town Hall here to-night, suddenly caught fire. The hall was in total darkness, and the sudden burst of flame and smoke set the 400 persons in the audience in a panic. A mad rush was made for the door, and in the scramble to get out of the building many women and children were trampled on. Mrs. Boda Hagstrom was the most seriously injured, although her injuries are not believed to be fatal.

The two operators of the machine, Messrs. Norton and Haycock, of Danbury, Conn., were burned, their injuries being painful, though not dangerous. Two thousand feet of film were burned up, and it was necessary to call the fire department before the fire could be extinguished.

It is stated that an electric spark from a crossed wire started the fire.

SOLD FOOTBALL TICKETS.

President of Yale Medical Freshmen Asked to Resign.

New-Haven, Conn., Nov. 23.—Horace Betts Garney, of Waterbury, president of the freshmen class at the Yale Medical School, was charged to-day with having sold his tickets for the Yale-Harvard game to speculators, and at a meeting of the class this noon was asked to resign his position by a majority vote. It is charged against President Garney that he applied for three tickets to the game and asked for six more on applications of two other medical school students, and sold the nine to speculators. The Yale football officials say that they caught Garney in the act of selling his own tickets. Garney makes no defense, but has refused to resign his office as class president. The two friends who gave Garney their tickets will lose the right to apply again for four years.

The Yale football managers have found only a few tickets in the hands of speculators. A list of all Yale men whose tickets are found in speculators' hands will be published after the season closes on Saturday. The medical school students, it is said, will hold meetings to request further action by the faculty.

CASTS OFF THE COUNT?

Minister Leishman and His Son-in-Law Part, It Is Said.

[By Telegram to The Tribune.]
Pittsburg, Nov. 23.—Social Pittsburg is talking to-night of a published story that John G. A. Leishman, United States Minister to Turkey, has closed his purse to his son-in-law, Count Louis de Couteau-Hiron, in Paris, and that the nobleman who married Miss Leishman has been ordered from the Paris home of the Leishmans. The story comes from Paris by letters to friends and relatives of the Leishmans in Pittsburg. Stories of the expenditures of the count have reached Pittsburg for a long time, and it is understood that the break has been long expected, but those interested in the family neither deny nor confirm the latest report.

NO FLAG FOR PRINCE.

Chorus Girl Fined Because She Wouldn't Wave One in His Honor.

Because she would not wave a tiny British flag the night Prince Louis and his staff were at the Majestic Theatre, which was November 15, May Leslie, a sprightly member of the "Wonderland" chorus, has been fined \$15, which was deducted from her salary. She promptly handed in her two weeks' notice, and yesterday, through her lawyers, Russell & Winslow, informed Julian Mitchell that she would sue for damages, since the fine was imposed on the ground of insubordination. Miss Leslie refused to wave the British flag because she is Irish.

"This prince came all the way over from England just to make a poor little Irish girl lose most of her week's pay," she poured yesterday. "All the chorus carried British flags in the 'Nature Song' number the night of November 15. The flags were sent by the British officers, and Julian Mitchell told the girls how to wave them."

Miss Leslie, however, refused point blank, and no amount of coaxing or threats could compel her. She says she's not the first Irish martyr.

HUNTER BADLY HURT.

Robert Potter Gets Ugly Fall in Ride to Hounds.

Hempstead, Long Island, Nov. 23 (Special).—Robert Potter, riding with the Meadow Brook hounds to-day, came such a severe cropper near the first check that he was partly unconscious for some time, and even when he had recovered seemed much dazed.

After being taken to the Meadow Brook Club it was found that he was quite badly injured, and he was removed to the Nassau Hospital, where he will be for some time. He broke his collarbone and three ribs. He was also badly bruised. His hunter rode on him, and that he was not fatally injured was remarkable. Mr. Potter is a member of the Westchester Hunt Club.

OFFER \$25,000 FOR FIRE ISLAND.

Albany, Nov. 23.—The State has received an offer of \$25,000 for Fire Island, which it purchased several years ago. The offer came to the Land Board today from John V. Putnam, of New-York, but no action was taken.

GENERAL CHANGE OF TIME ON PENN.

SYLVANIA RAILROAD.
On Sunday, November 26, a general change of time tables will be made on the Pennsylvania Railroad System.—Adv.

TO ENTER TURKISH WATERS.

FLEET WILL SAIL TO-DAY. PRAISE FOR PARSONS.

To Proceed to Mitylene or Besika Bay.

Vienna, Nov. 23.—Baron von Calice, the Austro-Hungarian Ambassador at Constantinople, has telegraphed Admiral Ritter von Jedina for a portion of the international fleet, to sail immediately, proceeding either to Mitylene, on the island of Lesbos, in the Grecian Archipelago, belonging to Turkey-in-Asia, or for Besika Bay, near the entrance of the Dardanelles.

Athens, Nov. 23.—It is understood that the international fleet will sail to-morrow. The foreign ministers to-day paid visits to the commanders of the warships of their respective countries. The commanders later held a conference on board the Austrian flagship.

THE SULTAN'S ATTITUDE.

Not Known Whether Rejection of Demands Is Absolute or Not.

Constantinople, Nov. 23.—The Sultan to-day issued an order approving the decision of the Council of Ministers to reject the demands of the powers for international control of the finances of Macedonia. Whether the rejection is absolute or conditional has not yet been definitely ascertained.

Vice-Admiral Husni Pacha has started on a special steamer for the Dardanelles, presumably with instructions for the commander of the fleet regarding the latter's conduct in the event of the appearance of the international fleet. Similar instructions have been sent to the governors of the Turkish islands in the archipelago.

Paris, Nov. 23.—Turkey's note in reply to the ultimatum of the powers contains a warning that the action of the powers in resorting to a naval demonstration may precipitate an internal uprising of Mussulmans against the Christian population of Turkey. This is considered to be a threat, as it is known that no demonstration of Mussulmans against Christians can occur unless it has the silent acquiescence of the Turkish authorities.

The answer of the Porte as a whole is entirely unsatisfactory, as it does not respond to the demand for the extension of the authority of the financial agents of the powers for two years, and is evasive upon the question of general control by the powers of the financial affairs of Macedonia. All the ministers except the Minister of War favored yielding to the ultimatum, but palace influences led the Sultan to overrule the favorable attitude of the Porte. These influences are considered to be the outgrowth of Germany's abstaining from taking an active part in the naval demonstration. The Turkish reply gives a serious turn to the negotiations.

THREAT FROM BULGARIA.

To Invade Macedonia if Reform Measures Fail.

London, Nov. 23.—The correspondent of "The Daily Chronicle" at Vienna says the Bulgarian government has informed one of the signatory powers of its determination to march troops into Macedonia if the powers fail to carry out their measures for Macedonian reforms. The Vienna correspondent of "The Standard" thinks Austria may reopen the question of the conversion of her occupation of Bosnia and Herzegovina into actual possession.

The Ottoman provinces of Bosnia and Herzegovina were handed over by the treaty of Berlin to the Austro-Hungarian government for administration and military occupation. The direction of the administration of the two occupied provinces is exercised by the Bosnian Bureau, entrusted to the common Austro-Hungarian Finance Minister in Vienna in the name of the Emperor-King.

FINDS SON A MARINE.

Wealthy Young Australian Serving in Brooklyn.

After searching for his son in many parts of the world for nearly two years and a half, A. C. Beale, a prominent manufacturer of Sydney, Australia, and president of the federal council of that city, found the young man on Wednesday serving in the United States Marine Corps. Captain Catlin of the marine barracks at the Brooklyn navy yard, where the marine has been stationed, gave the young man, who had enlisted under the name of David North, a leave of absence of forty-eight hours.

He went with his father to a Manhattan hotel and had not returned to the barracks last night. It is probable that Mr. Beale may take some steps to have his son discharged from the service.

It is said that Mr. Beale, who is known as one of the leading financiers in his city, is worth several million dollars. One of his reasons in coming to this country is to learn something about the life insurance situation here, as it has been developed by the present investigation. He is interested in certain insurance problems in Australia, and has been commissioned to study the American problem. It is understood that he has letters to President Roosevelt.

YELLOW FEVER SESSION.

Louisiana Legislature May Abolish State Board of Health.

[By Telegram to The Tribune.]
New-Orleans, Nov. 23.—A special session of the Louisiana Legislature probably will be called for the beginning of January to deal with the yellow fever situation in the South, and to make some changes in regard to the arrangement of the State and parish health boards. Several of the most prominent members of both Houses, including Lieutenant Governor Sanders, have declared in favor of this special session.

It is probable that the State Health Board will be abolished entirely, as it was shown in the recent epidemic that it accomplished little beyond being a bureau for the reception and dissemination of information as to the extent of the fever in various parts of the State.

SUICIDE AT WEST POINT.

West Point, N. Y., Nov. 23.—Private William R. McClosky, of the detachment of cavalry stationed at the United States Military Academy, to-day committed suicide by drinking carbolic acid. McClosky enlisted in Chicago, and was sent here about a month ago. He had been absent from the post without leave for several days.

MAY PROBE NORTHWESTERN MUTUAL.

[By Telegram to The Tribune.]
Milwaukee, Nov. 23.—Governor La Follette proposes to have an insurance investigation committee appointed at the special term of the Wisconsin Legislature. This committee, which will investigate the Northwestern Mutual Life, will be organized on and work along lines similar to the New-York committee.

For Albany, Utica, Syracuse, Rochester, Buffalo, Niagara Falls and the West, the New-York Central has trains at 8:30, 9:45, 10:20, 11:15 A. M.; 1:02, 1:36, 2:04, 2:30, 3:40, 4:42, 4:50, 5:20, 5:30, 6:30, 7:30, 8:20, 9:30, 11:30 P. M. Can you do better?—Adv.

NEW WASHINGTON EXPRESS.

Via Pennsylvania Railroad, beginning November 29. Leave New York at 5:25 P. M. daily, arrive Baltimore 10:27 P. M. daily. Parlor car and coaches.—Adv.